PATENT APPLICATION 6476/53629

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Pruitt

Serial No.: 10/037,563

Filed: 12/21/2001

Title: Portfolio Management System

Attorney Docket No.: 6476/53629

Commissioner for Patents Washington, D.C. 20231

37.05.00.07 ว่าสหรัฐ ๓ 🗷

Group Art Unit: 2164

Examiner:

MAY 0 8 2002 Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

This Information Disclosure Statement is submitted:

X under 37 CFR 1.97(b), or (Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last) under 37 CFR 1.97(c) together with either a:

Statement under 37 CFR 1.97(e), or a \$180.00 fee under 37 CFR 1.17(p), or

(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

under 37 CFR 1.97(d) together with a:

___ Statement under 37 CFR 1.97(e), and

___ a \$180.00 fee set forth in 37 CFR 1.17(p).

(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.



The relevance of the attached references is that this is the closest art of which Applicant is aware. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: April 19, 2002

Typed Name: Mark J. Spolyar

Mark James Spolvar

Attorney/Agent for Applicant(s)

Reg. No. 42164

RECEIVED

MAY 0 8 2002

Technology Center 2100

Date: April 19, 2002

Telephone No.: 415-826-7966

Please type a plus sign (+) inside this box



COPY OF PAPERS ORIGINALLY FILED

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
I to a collection of information unless it displays a valid OMB control number

Unde	er the Paperwork Reduction A	Act of 1	995, no persons are require	d to respond to a collection of information	in unless it display	s a valid OMB control number	
Substitute for form 1449B/PTO				Complete if Known			
				Application Number	10/037,563		
INF	ORMATION I	DIS	CLOSURE	Filing Date	12/21/2001		
STA	atement by	1 A	PPLICANT	First Nam d Inv nt r	Pruitt	MAY 0 2 2002 25	
				Group Art Unit	2164		
	(use as many sheet	s as ı	necessary)	Examiner Name		RADEMARK O	
Sheet	1	of	1	Attorney Docket Number	6476/5362		

OTHER PRIO	R ART -	NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		ITG Financial Engineering Group, "Capital Gains Taxes and Portfolio Optimization," July 18, 2000, Boston, MA.	
		RECE	
		RECE MAY 0 8 Technology C	20.
		Y GOLILIOIOGY CE	nte
	ļ		
Evaminor		Date	

Examiner	Date	
Signature	Considered	

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.